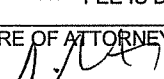


Form No. 3 (Pg. 1)

B 104 (Rev. 2/92)		ADVERSARY PROCEEDING COVER SHEET (Instructions on Reverse)		ADVERSARY PROCEEDING NUMBER (Court Use Only)	
PLAINTIFFS MAUNA-COOP			DEFENDANTS ILUMINADA HERNANDEZ RIOS		
ATTORNEYS (Firm Name, Address, and Telephone No.) Juan A. Santos Berrios, Esq., PO Box 9102 Humacao, PR 00792-9201 (Tel. 787-285-1001)			ATTORNEYS (if Known) Manuel E. Fuster Martinez, Esq. PO Box 1453, Arroyo, Puerto Rico 00714		
PARTY (Check one box only)		<input checked="" type="checkbox"/> 1 U.S. PLAINTIFF	<input type="checkbox"/> 2 U.S. DEFENDANT	<input type="checkbox"/> 3 U.S. NOT A PARTY	
CAUSE OF ACTION (WRITE A BRIEF STATEMENT OF CAUSE OF ACTION, INCLUDING ALL U.S. STATUTES INVOLVED) Plaintiff is requesting the dismissal of the case or revoke the order of confirmation.					
NATURE OF SUIT (Check the one most appropriate box only.)					
<input type="checkbox"/> 454 To Recover Money or Property		<input checked="" type="checkbox"/> 455 To revoke an order of confirmation of a Chap. 11, Chap. 12, or Chap. 13 Plan		<input type="checkbox"/> 456 To obtain a declaratory judgment relating to any of foregoing causes of action	
<input type="checkbox"/> 435 To Determine Validity, Priority, or Extent of a Lien or Other Interest in Property		<input type="checkbox"/> 426 To determine the dischargeability of a debt 11 U.S.C. §523		<input type="checkbox"/> 459 To determine a claim or cause of action removed to a bankruptcy court	
<input type="checkbox"/> 457 To obtain approval for the sale of both the interest of the estate and of a co-owner in property		<input type="checkbox"/> 434 To obtain an injunction or other equitable relief		<input type="checkbox"/> 498 Other (specify)	
<input type="checkbox"/> 424 To object or to revoke a discharge 11 U.S.C. §727		<input type="checkbox"/> 458 To subordinate any allowed claim or interest except where such subordination is provided in a plan			
ORIGIN OF PROCEEDINGS (Check one box only.)		<input checked="" type="checkbox"/> 1 Original Proceeding	<input type="checkbox"/> 2 Removed Proceeding	<input type="checkbox"/> 4 Reinstated or Reopened	<input type="checkbox"/> 5 Transferred from Another Bankruptcy Court
<input type="checkbox"/> CHECK IF THIS IS A CLASS ACTION UNDER F.R.C.P. 23					
DEMAND	NEAREST THOUSAND \$ 100	OTHER RELIEF SOUGHT			<input type="checkbox"/> JURY DEMAND
BANKRUPTCY CASE IN WHICH THIS ADVERSARY PROCEEDING ARISES					
NAME OF DEBTOR Iluminada Hernandez Rios			BANKRUPTCY CASE NO. 09-03044 BKT		
DISTRICT IN WHICH CASE IS PENDING PUERTO RICO		DIVISIONAL OFFICE		NAME OF JUDGE BRIAN K TESTER	
RELATED ADVERSARY PROCEEDING (IF ANY)					
PLAINTIFF		DEFENDANT		ADVERSARY PROCEEDING NO.	
DISTRICT		DIVISIONAL OFFICE		NAME OF JUDGE	
FILING FEE (Check one box only.) <input type="checkbox"/> FEE ATTACHED <input type="checkbox"/> FEE NOT REQUIRED <input type="checkbox"/> FEE IS DEFERRED					
DATE March 12, 2010		PRINT NAME Juan A. Santos Berríos, Esq.		SIGNATURE OF ATTORNEY (OR PLAINTIFF) 	

B-104

ADVERSARY PROCEEDING COVER SHEET (Reverse Side)

This cover sheet must be completed by the plaintiff's attorney (or by the plaintiff if the plaintiff is not represented by an attorney) and submitted to the Clerk of the court upon the filing of a complaint initiating an adversary proceeding.

The cover sheet and the information contained on it *do not* replace or supplement the filing and service of pleadings or other papers as required by law, the Bankruptcy Rules, or the local rules of court. This form is required for the use of the clerk of the court to initiate the docket sheet and to prepare necessary indices and statistical records. A separate cover sheet must be submitted to the clerk of the court for each complaint filed. The form is largely self explanatory.

Parties. The names of the parties to the adversary proceeding *exactly* as they appear in the complaint. Give the names and addresses of the attorneys if known. Following the heading "Party," check the appropriate box indicating whether the United States is a party named in the complaint.

Cause of Action. Give a brief description of the cause of action including all federal statutes involved. For example, "Complaint seeking damages for failure to disclose information, Consumer Credit Protection Act, 15 U.S.C. §1601 et seq.," or "Complaint by trustee to avoid a transfer of property by the debtor, 11 U.S.C. §544."

Nature of Suit. Place an "X" in the appropriate box. Only one box should be checked. If the cause fits more than one category of suit, select the most definitive.

Origin of Proceedings. Check the appropriate box to indicate the origin of the case:

1. Original Proceeding.
2. Removed from a State or District Court.
4. Reinstated or Reopened.
5. Transferred from Another Bankruptcy Court.

Demand. On the next line, state the dollar amount demanded in the complaint in thousands of dollars. For \$1,000 enter "1," for \$10,000 enter "10", for \$100,000 enter "100," if \$1,000,000, enter "1000." If \$10,000,000 or more, enter "9999.11" If the amount is less than \$1,000, enter "0001." If no monetary demand is made, enter "XXXX." If the plaintiff is seeking non-monetary relief, state the relief sought, such as injunction or foreclosure of a mortgage.

Bankruptcy Case In Which This Adversary Proceeding Arises. Enter the name of the debtor and the docket number of the bankruptcy case from which the proceeding now being filed arose. Beneath, enter the district and divisional office where the case was filed, and the name of the presiding judge.

Related Adversary Proceedings. State the names of the parties and the six digit adversary proceeding number from any adversary proceeding concerning the same two parties or the same property currently pending in any bankruptcy court. On the next line, enter the district where the related case is pending and the name of the presiding judge.

Filing Fee. Check one box. The fee must be paid upon filing unless the plaintiff meets one of the following exceptions. The fee is not required if the plaintiff is the United States government or the debtor. If the plaintiff is the trustee or a debtor in possession, and there are no liquid funds in the estate, the filing fee may be deferred until there are funds in the estate (in the event no funds are ever recovered for the estate, there will be no fee). There is no fee for adding a party after the adversary proceeding has been commenced.

Signature. This cover sheet must be signed by the attorney of record in the box on the right of the last line of the form. If the plaintiff is represented by a law firm, a member of the firm must sign. If the plaintiff is *pro se*, that is, not represented by an attorney, the plaintiff must sign.

The name of the signatory must be printed in the box to the left of the signature. The date of the signing must be indicated in the box on the far left of the last line.

RECEIVED AND FILED

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

10 MAR 15 PM 1:38

IN RE

ILUMINADA HERNANDEZ RIOS
Debtor

MAUNA-COOP
Plaintiff

ILUMINADA HERNANDEZ RIOS
Defendants

JOSE R CARRION MORALES
Debtor(s) Trustee

CASE NO. 09-03044-BKT
BANKRUPTCY COURT
FOR THE DISTRICT OF
PUERTO RICO

CHAPTER 13

Adversary Number 10-

C O M P L A I N T

TO THE HONORABLE COURT:

COMES NOW MAUNA-COOP, Plaintiff in the above captioned case, through the undersigned attorney, and very respectfully states and prays as follows:

I. INTRODUCTION:

This proceeding is brought by plaintiff to request that this Court dismiss the case or revoke an order of confirmation [FRBP 7001(5)].

II. JURISDICTION:

Jurisdiction is conferred upon this Court by Title 28 U.S.C. §1334, insofar this is an adversary proceeding, this Honorable Court has jurisdiction to enter judgment in the proceeding pursuant to 11 U.S.C. §105 and as this proceeding is related to debtor's bankruptcy case which is pending before this Court.

Also this Court has jurisdiction over this matter pursuant to Section 1330(a) and Section 1307(c) of the Bankruptcy Code this action is a core proceeding.

Iluminada Hernández Ríos
BK 09-03044 BKT-13
Complaint
Page 2

III. VENUE:

The events or omissions that give rise to the claims of the above captioned case occurred in this jurisdictional district, the Venue is proper in this District Court under 28 U.S.C. §1408 and §1409.

IV. PARTIES:

1. Plaintiff MAUNA-COOP is an omitted creditor in the bankruptcy case BK 09-03044 BKT.

2. Defendant Iluminada Hernández Ríos is debtor in bankruptcy 09-03044 BKT.

3. José R. Carrión Morales, Esq., is Chapter 13 Trustee in bankruptcy case 09-03044 BKT.

V. STATEMENT OF FACTS:

1. On April 17th, 2009, Defendant Iluminada Hernández Ríos, filed a bankruptcy petition under Chapter 13 of the Bankruptcy Code, Bankruptcy Case 09-03044 BKT.

2. The plan was confirmed on October 6th, 2009 (***Exhibit #1***).

3. Plaintiff did not received any notification about debtor's bankruptcy petition, nor did not Plaintiff receive "*Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines*". Also the deadline to file a proof of claim for unsecured creditors expired on August 27th, 2009. (***Exhibit #2***).

4. The §341 Meeting was held on August 14th, 2009, and Plaintiff was not present at that meeting. (***Exhibit #3***).

5. Defendant-debtor omitted information of the income debtor has received from *Bar Zona Strike* during last two years immediately preceding this calendar year (i.e.

Iluminada Hernández Ríos
BK 09-03044 BKT-13
Complaint
Page 3

the year to date, 2008, 2007 income). Defendant-debtor signed her petition under penalty of perjury (***Exhibits #4 and #5***).

6. Plaintiff has information that Defendant-debtor omitted income of the last two years and current income. The information was taken from documents about loans made by Defendant-debtor in Mauna-Coop:

- a) Loan dated March 13th, 2006. Debtor reported that she worked for *Bar Zona de Strike*, and that she received a salary of \$250 per week (letter dated March 12th, 2006). This information was verified on March 27th, 2007. See copy attached and marked as ***Exhibit #6***.
- b) Loan dated March 7th, 2007. Debtor reported that she worked for *Bar Zona de Strike*, and that she received a salary of \$225 per week (letter dated March 7th, 2007 and signed by Edwin Cintrón Alamo). See copy attached and marked as ***Exhibit #7***.
- c) Loan dated February 1st, 2008. Debtor reported that she worked for *Bar Zona de Strike*, and that she received a salary of \$225 per week (letter dated February 1st, 2008 and signed by Edwin Cintrón Alamo). This information was verified on same date. See copy attached and marked as ***Exhibit #8***.
- d) Loan dated September 30th, 2008. Debtor reported that she worked for *Bar Zona de Strike*, and that she received a salary of \$225 per week (letter dated September 30th, 2008 and signed by Edwin Cintrón Alamo). This information was verified on October 1st, 2008. See copy attached and marked as ***Exhibit #9***.

7. Defendant-debtor continues working for *Bar Zona de Strike* as of today. Defendant-debtor did not report this income in *Schedule I* as current income. As per last letter Plaintiff received, Defendant-debtor earns the amount of \$975 per month without deductions.

8. Defendant-debtor has disposable income and the confirmed plan dated September 22nd, 2009 was proposed in bad faith.

Illuminada Hernández Ríos
BK 09-03044 BKT-13
Complaint
Page 4

9. The knowledge and intent elements are often mixed together. Courts generally find the knowledge element to be satisfied if the debtor actually knew the representation was false or acted with seek reckless disregard for the truth as to constitute willfulness. Debtor's action, representations, or pretenses must be motivate by an intent to deceive or defraud the creditors.

10. Pursuant to Section 1325(b)(1)(B) of the Bankruptcy Code debtor's confirmed plan fails disposable income test, prejudicial to creditors.

11. Moreover, pursuant to Section 1325(a), the plan fails to meet the best interest test.

12. Rule 9024 of the Federal Rules of Bankruptcy Procedure provides that "a complaint to revoke an order confirming a plan may be filed only within the time allowed by §1330..."

13. Section 1330(a) of the Bankruptcy Code provides for the revocation of an order of confirmation on request of a party at any time within 180 days after the date of the entry of an order of confirmation of this title, and after notice and a hearing, the court may revoke such order if such order was procured by fraud.

14. Section 1307(c) of the Bankruptcy Code provided for dismiss a case under this Chapter, whichever is in the best interest of creditors and the state, for cause.

15. Defendant-debtor's intentional actions are a reckless disregard of the bankruptcy proceeding, for which plaintiff, Mauna-Coop, should be awarded punitive damages in an amount no less than four times the amount of \$19,000, in other words \$76,000.

Illuminada Hernández Ríos
BK 09-03044 BKT-13
Complaint
Page 5

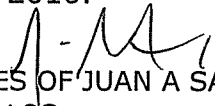
16. As a result of the acts of Defendant, Plaintiff Mauna-Coop, is entitled to costs and attorney's fees in the amount of \$5,000.

WHEREFORE, in view of the foregoing, plaintiff MAUNA-COOP respectfully requests from this Honorable Court to grant judgment in it favor and to grant the following relief:

1. To revoke the Confirmation Order dated October 6th, 2009.
2. To enter an Order dismissing the bankruptcy case.
3. Award plaintiff compensatory damages in the amount of \$76,000.
4. Award costs and attorney fees in the amount of \$5,000.
5. Enter judgment against defendant.
6. Enter any other relief that this Honorable Court may deem just and property in law and equity.

I HEREBY CERTIFY that the present Certification of Service was filed electronically with the Clerk of the Court using CM/ECF systems which will send notifications of such to the Trustee and debtor's attorney; and by regular mail to Ms. Iluminada Hernández Ríos, PO Box 1453, Arroyo, Puerto Rico 00714; to Mr. Manuel E. Fuster Martínez, Esq., PO Box 1464, Guayama, Puerto Rico 00785.

In Humacao, Puerto Rico this 12th of March 2010.


LAW OFFICES OF JUAN A SANTOS BERRIOS PSC
PO BOX 9102
HUMACAO PR 00792-9102
TEL(787)285-1001,FAX 285-8358
EMAIL: jsantosb@prtc.net

JUAN A SANTOS-BERRIOS
USDC-PR #212506

IN THE UNITED STATES BANKRUPTCY COURT FOR
THE DISTRICT OF PUERTO RICO

IN RE:

ILUMINADA HERNANDEZ RIOS

XXX-XX-9266

Debtor(s)

CASE NO. 09-03044 BKT

Chapter 13

FILED & ENTERED ON 10/06/2009

ORDER CONFIRMING PLAN

The debtor's Chapter 13 plan was duly served on all parties. A hearing on confirmation of the plan was held after due notice to all parties in interest. Objections, if any, have been resolved. The Court hereby finds that each of the requirements for confirmation of a Chapter 13 plan pursuant to 11 U.S.C. 1325(a) are met.

1. The debtor, or his employer, shall make the payments to the trustee required by the plan as confirmed or as hereafter modified. If the debtor does not cause such payments to be timely made, the trustee may request the court for an order directing the debtor's employer to make the appropriate payroll deductions and payments to the trustee or to pay the debtor's entire earnings and wages to the trustee, [11 U.S.C. 1325(c)]. Such an order may be issued without further notice.

2. The debtor shall obtain the approval of the trustee prior to incurring additional debt. The failure to obtain such approval may cause the claim for such debt to be disallowed pursuant to 11 U.S.C. 1305 (C) and the debt to be non dischargeable [11 U.S.C. 1328 (d)].

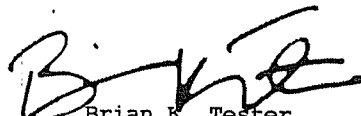
3. If the debtor's plan is confirmed prior to the last day to file claims, or to object to the debtor's claim of exemptions, a modification of the confirmed plan pursuant to 11 U.S.C. 1329 may be required after these dates have past.

Therefore, IT IS HEREBY ORDERED that the debtor's Chapter 13 plan dated 09/22/2009 (docket#17) is confirmed.

ALLOWANCE OF DEBTOR ATTORNEY'S FEES

The application for the allowance of reasonable compensation as authorized by 11 U.S.C. 330, having been considered, the court finds that a reasonable fee for the services performed and undertaken by such attorney is \$3,000.00. Such fee, less any retainer, shall be paid by the trustee from the monies received under the debtor's plan, provided, however that such payments be deferred in time to payments which may be required to provide adequate protection of the interest of the holders of secured claims.

Ponce, Puerto Rico, this 06 day of October, 2009.


Brian R. Tester
U.S. Bankruptcy Judge

CC: DEBTOR(S)
MANUEL E FUSTER MARTINEZ
JOSE RAMON CARRION MORALES
FINANCE

B91 (Official Form 91) (Chapter 13 Case) (12/07)

Case Number 09-03044-BKT13

UNITED STATES BANKRUPTCY COURT
District of Puerto Rico

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on April 17, 2009.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

ILUMINADA HERNANDEZ-RIOS
aka ILUMINADA HERNANDEZ
PO BOX 1453
ARROYO, PR 00714

Case Number:
09-03044-BKT13 BKT

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-9266

Attorney for Debtor(s) (name and address):
MANUEL E FUSTER MARTINEZ
MANUEL E FUSTER MARTINEZ LAW OFFICE
PO BOX 1464
GUAYAMA, PR 00785
Telephone number: 787-864-3015

Bankruptcy Trustee (name and address):
JOSE RAMON CARRION MORALES
PO BOX 9023884
SAN JUAN, PR 00902-3884
Telephone number: 787 977-3535

Meeting of Creditors

Date: May 29, 2009

Time: 01:00 PM

Location: #1283 MUNOZ RIVERA AVE, SUITE #3, PONCE, PR 00717

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **August 27, 2009**

For a governmental unit will be (except as otherwise provided in Fed. R. Bankr. P. 3002(c)(1)) **180 days after the filing date.**

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to File a Complaint to Determine Dischargeability of Certain Debts:

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan

The debtor has not filed a plan as of this date. The hearing on confirmation will be held:

Date: **June 30, 2009**, Time: **09:00 AM**, Location: **93 ATOCHA STREET, SECOND FLOOR, PONCE, PR 00731**

Deadline to object the Confirmation of Plan

Objections must be filed no later than ten (10) days prior to the hearing on Confirmation as defined in PR LBR 3015-2(e)(1).

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

Southwestern Divisional Office
US Courthouse and Post Office Building
93 Atocha Street, Second Floor
Ponce, PR 00730
Telephone number: 787-812-2212
<http://www.prb.uscourts.gov>

For the Court:

Clerk of the Bankruptcy Court:
CELESTINO MATTA-MENDEZ

Hours Open: Monday - Friday 8:00 AM - 4:00 PM

Date: April 17, 2009

IN THE UNITED STATES BANKRUPTCY COURT, DISTRICT OF PUERTO RICO

IN RE: ILUMINADA HERNANDEZ RIOS

Bkrtcy. No. 09-03044-BKT

Chapter 13

STANDING CHAPTER 13 TRUSTEE §341 MEETING MINUTES
AND REPORT ON CONFIRMATION

Petition Filing Date: <u>Apr 17, 2009</u>	Meeting Date: <u>Aug 14, 2009</u>	DC Track No. <u>1</u>
Days from petition date <u>119</u>	Meeting Time: <u>9:00 AM</u>	
910 Days before Petition <u>10/20/2006</u>	<input type="checkbox"/> Chapter 13 Plan Date <u>Apr 17, 2009</u>	<input type="checkbox"/> Amended.
This is debtor(s) <u>2</u> Bankruptcy petition.	Plan Base: <u>\$10,200.00</u>	
This is the <u>1</u> Scheduled Meeting	Confirmation Hearing Date: <u>Sep 24, 2009</u>	Time: <u>9:30 AM</u>
Payment(s) <input type="checkbox"/> Received or <input type="checkbox"/> Evidence shown at meeting:	CK/MO No. _____ Date _____ Amount _____	Total Paid In: <u>\$510.00</u>

I. Appearances:		<input type="checkbox"/> Telephone <input type="checkbox"/> Video Conference	<input type="checkbox"/> Creditor(s) present: <input type="checkbox"/> None.
<input checked="" type="checkbox"/> Debtor Present	<input checked="" type="checkbox"/> ID & Soc. OK	<input type="checkbox"/> Debtor Absent	<u>Treasury</u>
<input type="checkbox"/> Joint Debtor Present	<input type="checkbox"/> ID & Soc. OK	<input type="checkbox"/> Joint Debtor Absent	<u>BBAR</u>
Debtor(s) was/were <input type="checkbox"/> Examined <input type="checkbox"/> Not Examined under oath.			
Attorney for Debtor(s) <input checked="" type="checkbox"/> Present <input type="checkbox"/> Not Present			
<input type="checkbox"/> Substitute attorney: _____	<input type="checkbox"/> Pro-se.		

II. Attorneys Fees as per R 2016(b) Statement		Attorney of record: <u>MANUEL E FUSTER MARTINEZ*</u>
Total Agreed: <u>\$3,000.00</u>	Paid Pre-Petition: <u>\$200.00</u>	Outstanding: <u>\$2,800.00</u>
		THROUGH THE PLAN

III. Trustee's will file Motion to Dismiss:	<input type="checkbox"/> For Failure to appear;	<input type="checkbox"/> For Failure to commence payments.
--	---	--

IV. Trustee's Report on Confirmation & Status of §341 Meeting		Liquidation Value: <u>\$10,429.88</u>
Debtor(s) Income is (are) <input checked="" type="checkbox"/> Under <input type="checkbox"/> Above Median Income.		
Commitment Period is <input checked="" type="checkbox"/> 36 <input type="checkbox"/> 60 months. [§1325(b)(1)(B)]	Gen. Unsecured Pool: <u>N/A</u>	
<u>The Trustee</u> <input type="checkbox"/> RECOMMENDS <input checked="" type="checkbox"/> OBJECTS	Plan confirmation.	
§341 Meeting <input type="checkbox"/> CONTINUED <input type="checkbox"/> NOT HELD <input checked="" type="checkbox"/> CLOSED		
§341 Meeting Rescheduled for: _____		

V. Trustee's OBJECTIONS to Confirmation:	
<input checked="" type="checkbox"/> FEASIBILITY [§1325(a)(6)]	<input type="checkbox"/> INSUFFICIENTLY FUNDED <input type="checkbox"/> To pay \$507 <input type="checkbox"/> Fails Creditor's Best Interest Test §1325(A)(4)
<input type="checkbox"/> FAILS DISPOSABLE INCOME REQUIREMENTS	<input type="checkbox"/> Failure to comply with Tax returns requirements. [§1308]
<input type="checkbox"/> Failure to comply with DSO requirements	<input type="checkbox"/> Plan not filed in Good Faith §1325(a)(3) <input type="checkbox"/> Unfair Discrimination §1322(a)(3)

ADDITIONAL OBJECTIONS / COMMENTS:

* f.k Tax Returns for last 3 years since Dosta did receive income.
* Dosta received a loan from BBAR on March Prior filing Bankruptcy
(and paid close to \$19,000 Coop Means Coop.
RECOVERY.

Trustee / Presiding Officer

B6I (Official Form 61) (12/07)

IN RE HERNANDEZ-RIOS, ILUMINADA

Debtor(s)

Case No.

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status Divorced	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation		
Name of Employer		
How long employed		
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)
2. Estimated monthly overtime

DEBTOR	SPOUSE
\$ _____	\$ _____
\$ _____	\$ _____
\$ 0.00	\$ _____

3. SUBTOTAL

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and Social Security
b. Insurance
c. Union dues
d. Other (specify) _____

\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 0.00	\$ _____
\$ 0.00	\$ _____

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 0.00	\$ _____
----------------	----------

7. Regular income from operation of business or profession or farm (attach detailed statement)
8. Income from real property
9. Interest and dividends
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
11. Social Security or other government assistance
(Specify) **SOCIAL SECURITY BENEFITS**

\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____

12. Pension or retirement income

\$ _____	\$ _____
\$ _____	\$ _____

13. Other monthly income

(Specify) **P.A.N. BENEFITS**

\$ 127.00	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 613.00	\$ _____
------------------	----------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 613.00	\$ _____
------------------	----------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

\$ 613.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
None

B6 Declaration (Official Form 6 - Declaration) (12/07)

IN RE HERNANDEZ-RIOS, ILUMINADA

Debtor(s)

Case No. _____

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 14 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: April 17, 2009 Signature: /s/ ILUMINADA HERNANDEZ-RIOS

ILUMINADA HERNANDEZ-RIOS

Debtor

Date: _____ Signature: _____

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY-PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (12/07)

United States Bankruptcy Court
District of Puerto Rico

IN RE:

HERNANDEZ-RIOS, ILUMINADA

Case No. _____

Chapter 13

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

☐ None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

2. Income other than from employment or operation of business

☐ None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
1,944.00	2009 SOCIAL SECURITY BENEFITS
5,832.00	2008 SOCIAL SECURITY BENEFITS
5,832.00	2007 SOCIAL SECURITY BENEFITS
508.00	2009 P.A.N. BENEFITS
1,524.00	2008 P.A.N. BENEFITS
1,524.00	2007 P.A.N. BENEFITS

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None ☒ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: April 17, 2009

Signature /s/ ILUMINADA HERNANDEZ-RIOS
of Debtor

ILUMINADA HERNANDEZ-RIOS

Date: _____
Signature _____
of Joint Debtor
(if any)

0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

* Edwin Oscar Cintrón Alamo

Bar Zona de Strike y Agenda Hípica #449

Carr #3 Km. 126.7

Bo. La Palma

Arroyo, Puerto Rico 00714

Phone: 787-839-3905

Fax: 787-839-3905

12 de marzo de 2006

CERTIFICACION DE EMPLEO

Yo, Edwin Oscar Cintrón Alamo, dueño del negocio Bar Zona de Strike y Agencia Hípica #449, certifico que la Sra. *Illuminada Hernández Ríos*, #SS. 192-36-9266, trabaja como dependiente en ambos negocios, por lo cual recibe una remuneración de \$250.00 semanales por concepto de su labor realizada.

Se expide esta certificación para fines personales de la Sra. Hernández Ríos, en Patillas, Puerto Rico, hoy 12 de marzo de 2006.

Edwin O. Cintrón Alamo
Edwin O. Cintrón Alamo

Propietario

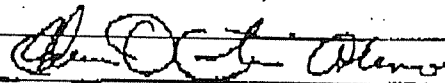
27/03/06
*Verifique el empleo
de la solicitante a
través de los datos
[Signature]*

3/7/2007

A quien pueda interesar

Por este medio certifico que la Sra. Illuminada Hernandez Rios, trabaja en la zona de stroke ubicado en la Carr. #3 Km. 126.7 en la Piedad de Porraes hace alrededor de 2 1/2 años y por el cual devenga una remuneración de \$225.00 mensuales sin ningún descuento. Se pide esta certificación por fines personales de la Sra. Hernandez Rios sin nada mas a que hacer referencia quedamos de usted a los quito órdenes.

Atentamente,


Edison O. Castro Alvarado

02/01/2008

A quien pueda interesar:

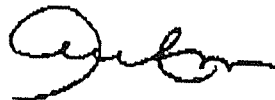
Por este medio certifico que la Sra. Iluminada Hernández Ríos, trabaja en la Zona Strike ubicada en la carr. # 3 ubicada en Bo. Palmas de Arroyo hace alrededor de 3 años y por el cual devenga una remuneración de \$225.00 semanales sin ningún descuento. Se expide esta certificación por fines personales de la Sra. Hernández Ríos. Sin nada mas a que hacer referencia quedamos de ustedes a las gratas órdenes.

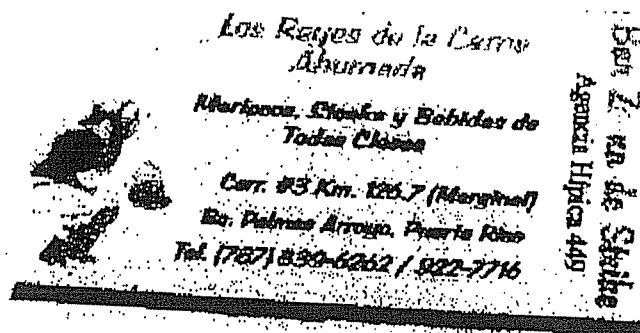
Atentamente,


Edwin O. Carrón Alamo

01/feb/2008

Lo de me Concurriendo que la Sra. Hernández
trabaja en dicho negocio ya que en varias
ocasiones me ha atendido.





30 de Septiembre de 2008

A quien pueda interesar:

Por este medio certifico que la Sra. Iluminada Hernández Ríos, trabaja en Bar Zona Strike ubicada en la carretera número 3 KM 126.7 (marginal) en Barrio Palmas en Arroyo hace alrededor de cuatro años y por lo cual devenga una remuneración de \$225.00 semanales sin ningún descuento. Se expide esta certificación por fines personales de la Sra. Hernández Ríos.

Sin nada mas a que hacer referencia, quedo de ustedes a las gratas órdenes.

Atentamente,

Sr. Edwin O. Cintrón Alamo

01/oct/2008

Largo Copiamiento
que la Sra. Iluminada
trabaja en dicho
Lugar, ya que cuando
compro en el mes
ella me ha atendido

Se verificó el Empleo
Regular

01/oct/2008